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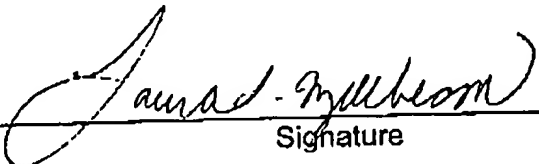
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Expedited Response (7 pages)

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FROM: Laura S. Mellblom

TELEPHONE: 303.546.1300

DATE: January 30, 2002

TIME: _____ m. (Boulder)

NUMBER OF PAGES (including this page): 9

F&B FILE: 272059
REC: 8616

TO: Examiner Alain L. Bashore

TELEPHONE: 703-308-1884
FAX: 703-746-7238

RE: Parent application No. 09/378,018; filed 8/19/1999

MESSAGE

Attached please find the Response to Office Action reply under 37 CFR 1.116-Expedited Procedure-Technology Center 2164. If you have any questions, please feel free to call Eugene G. Kim at (303) 546-1389.

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TRANSMITTAL FORM <i>(to be used for all correspondence after initial filing)</i>	Application Number	09/378,018	
	Filing Date	8/19/1999	
	First Named Inventor	Cook	
	Group Art Unit	2164	
	Examiner Name	A. Bashore	
Total Number of Pages in This Submission	8	Attorney Docket Number	1235

Official

1/31/02

ENCLOSURES (check all that apply)		
<input type="checkbox"/> Foo Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment / Response <input checked="" type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/ Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Assignment Papers (for an Application) <input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____	<input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input type="checkbox"/> Other Enclosure(s) (please identify below):
Remarks It is believed that no fees are due in this matter. However, if it is determined that fees are due, the Commissioner is authorized to debit Deposit Account No. 21-0765 for the required fees.		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	Eugene G. Kim, Reg. 46,267
Signature	<i>Eugene Kim</i>
Date	1/30/02

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Practitioner's Docket No. 1235

REPLY UNDER 37 CFR 1.116 -
EXPEDITED PROCEDURE -
TECHNOLOGY CENTER 2164

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application Of: Fred S. Cook

Application No.: 09/378,018

Filed: 8/19/1999

For: METHOD AND APPARATUS FOR AUTHORIZING AND BILLING
COMMUNICATIONS SERVICES USING A BANK CARD FINANCIAL NETWORK

Group No.: 2164

Examiner: Alain L. Bashore

Box AF

Assistant Commissioner for Patents

Washington, D. C. 20231

RESPONSE TO OFFICE ACTION

Dear Alain L. Bashore,

Please enter this response to the Office Action dated December 4, 2001, for the
above-referenced patent application.